

FORM PTO-1449 (REV. 7-80) COMMERCE OFFICE	U.S. DEPARTMENT OF PATENT AND TRADEMARK LIST OF MATERIALS CITED BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO.: 47004.000073	SERIAL NO.: 09/599,602
		INVENTOR'S NAME: Robert J. ROSKO	EXAMINER: To be assigned
		FILING DATE: June 23, 2000	GROUP: 2756

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
G	U1	3,316,395	4/25/67	Lavin	235	185	5/23/63
G	U2	4,594,663	6/10/86	Nagata et al.	364	401	7/8/83
G	U3	4,736,294	4/5/88	Gill et al.	364	408	6/23/87
G	U4	4,812,628	3/14/89	Boston et al.	235	380	3/27/87
G	U5	4,831,526	5/16/89	Luchs et al.	364	401	4/22/86
G	U6	4,866,634	9/12/89	Reboh et al.	364	513	8/10/87
G	U7	4,914,587	4/3/90	Clouse	364	408	8/7/87
G	U8	5,054,096	10/1/91	Beizer	382	41	10/24/88
G	U9	5,206,803	4/27/93	Vitagliano et al.	364	408	3/15/91
G	U10	5,239,462	8/24/93	Jones et al.	364	408	2/25/92
G	U11	5,262,941	11/16/93	Saladin et al.	364	408	3/30/90
G	U12	5,274,547	12/28/93	Zoffel et al.	364	408	1/3/91
G	U13	5,537,315	7/16/96	Mitcham	364	408	3/23/94
G	U14	5,550,734	8/27/96	Tarter et al.	364	401	12/23/93
G	U15	5,611,052	3/11/97	Dykstra et al.	395	238	11/1/93
G	U16	5,655,085	8/5/97	Ryan et al.	364	401	3/18/94
G	U17	5,696,907	12/9/97	Tom	395	238	2/27/95
G	U18	5,699,527	12/16/97	Davidson	395	238	5/1/95
G	U19	5,742,775	4/21/98	King	395	238	1/18/95
G	U20	5,765,144	6/9/98	Larche et al.	1705	38	6/24/96
G	U21	5,774,882	6/30/98	Keen et al.	705	38	10/25/93
G	U22	5,797,133	8/18/98	Jones et al.	705	38	2/3/97
G	U23	5,809,478	9/15/98	Greco et al.	705	4	12/8/95
G	U24	5,832,447	11/3/98	Rieker et al.	705	2	5/24/94
G	U25	5,845,256	12/1/98	Pescitelli et al.	705	4	11/17/97
G	U26	5,870,721	2/9/99	Norris	705	38	10/15/96
G	U27	5,870,723	2/9/99	Pare, Jr. et al.	705	39	8/29/96
G	U28	5,873,096	2/16/99	Lim et al.	707	201	10/8/97
G	U29	5,878,403	3/2/99	DeFrancesc et al.	705	38	9/12/95
G	U30	5,913,202	6/15/99	Motoyama	705	35	6/13/97
G	U31	5,926,800	7/20/99	Baronowski et al.	705	35	4/24/95

<i>CA</i>	U32	5,930,764	7/27/99	Melchione et al.	705	10	8/23/96
<i>CA</i>	U33	5,930,776	7/27/99	Dykstra et al.	705	38	3/10/97
<i>CA</i>	U34	5,940,811	8/17/99	Norris	705	38	10/15/96
<i>CA</i>	U35	5,940,812	8/17/99	Tengel et al.	705	38	8/19/97
<i>CA</i>	U36	5,963,953	10/5/99	Cram et al.	707	102	3/30/98
<i>CA</i>	U37	5,966,699	10/12/99	Zandi	705	38	10/11/96
<i>CA</i>	U38	5,970,483	10/19/99	Evans	707	3	7/25/97
<i>CA</i>	U39	5,983,206	11/9/99	Oppenheimer	705	38	6/30/97
<i>CA</i>	U40	5,987,436	11/16/99	Halbrook	705	38	1/26/99
<i>CA</i>	U41	5,995,947	11/30/99	Fraser et al.	705	38	9/12/97
<i>CA</i>	U42	6,029,149	2/22/00	Dykstra et al.	705	38	4/26/99

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION	
						YES	NO
F1							
F2							
F3							
F4							
F5							

## OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>CA</i>	P1	"Car Loans in Minutes," by Anonymous, <i>Bank Management</i> , April 1993, v 69, n 4, p A23
<i>CA</i>	P2	"Collections Strategy Model Phase II," Proposal by Mike Alexander et al. of Applied Decision Analysis, Inc., August 7, 1996
<i>CA</i>	P3	"Competing in Auto Lending," by Phil Britt, <i>America's Community Banker</i> , Nov. 1996, v 5, n 11, pp 33-37
<i>CA</i>	P4	"Credit Scoring Digs Deeper Into Data," by Marc Friedland, <i>Credit World</i> , May 1996, v 84, n 5, pp 19-23
<i>CA</i>	P5	"Expanding Risk Management Strategies: Key to Future Survival," by Ron Jameson, <i>Credit World</i> , v 84, n 5, pp 16-18
<i>CA</i>	P6	"Fannie Mae on the Web," by Maize Kennedy, <i>Newsbytes</i> , May 8, 1995
<i>CA</i>	P7	"OFT Gives the Individual Top Priority: Report Calls for Deregulation of Business Lending," by Vanessa Houlder, <i>The Financial Times</i> , June 8, 1994
<i>CA</i>	P8	"Operations Research," Spring 1975 Bulletin from <i>The Operations Research Society of America</i> , Chicago, IL, April 30-May 2, 1975
<i>CA</i>	P9	"Scoring Borrower Risk," by Deidre Sullivan, <i>Mortgage Banking</i> , Nov. 1994, v 55, n 2, pp 94-98
<i>CA</i>	P10	"There Must Be a Better Way," by Fred Portner, <i>Mortgage Banking</i> , Nov. 1992, v 53, n 2, pp 12-22
<i>CA</i>	P11	"Using Software To Soften Big-Time Competition," by Michael Hickman, <i>Bank Systems Technology</i> , June 1994, v 31, n 8, pp 38-40

EXAMINER

DATE CONSIDERED

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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LIST OF MATERIALS CITED BY APPLICANT  (Use several sheets if necessary)		RECEIVED AUG 05 2002 GROUP 3600 U.S. PATENT DOCUMENTS	

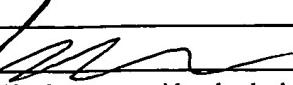
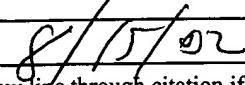
*EXAMINER INITIALS		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
CH	U1	5,444,841	8/22/95	Glaser et al.	395	149	4/26/94
CH	U2	5,450,537	9/12/95	Hirai et al.	395	149	8/22/95
CH	U3	5,640,577	6/17/97	Scharmer	395	768	11/4/93
CH	U4	5,758,126	5/26/98	Daniels et al.	395	500	3/19/96
CH	U5	5,765,144	6/9/98	Larche et al.	705	38	6/24/96
CH	U6	5,784,562	7/21/98	Diener	395	200.47	10/10/95
CH	U7	5,794,259	8/11/98	Kikinis	707	507	7/25/96
CH	U8	5,878,403	3/2/99	DeFrancesco et al.	705	38	9/12/95
CH	U9	5,940,812	8/17/99	Tengel et al.	705	38	8/19/97
CH	U10	5,960,411	9/28/99	Hartman et al.	705	26	9/12/97
CH	U11	5,963,952	10/5/99	Smith	707	102	7/15/97
CH	U12	5,966,699	10/12/99	Zandi	705	38	10/11/96
CH	U13	6,014,645	1/11/00	Cunningham	705	38	4/19/96
CH	U14	6,088,686	7/11/00	Walker et al.	705	38	12/3/96
CH	U15	6,088,700	7/11/00	Larsen et al.	707	10	8/6/99

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